

CONSUMER GUIDE

PREVENTING IDENTITY THEFT



Identity theft, one of the fastest growing consumer scams in America, can devastate your credit and your life. The Attorney General's office has ideas for preventing ID theft, step-by-step instructions on what to do if you are victim of identity theft. The office often has free workshops on preventing identity theft, avoiding scams, and "shred-a-thons." Watch the newspaper, listen to local radio, or visit the website for upcoming dates.

Visit www.atg.wa.gov/ConsumerIssues/ID-Privacy

The Federal Trade Commission also has good information on computer security, identity theft and other consumer issues: www.ftc.gov/bcp

BANKING, MORTGAGES, CREDIT, INVESTING & OTHER FINANCIAL SERVICES

The **Department of Financial Institutions** provides extensive consumer education materials on financial fraud, investing, credit, and enforcement actions. They also maintain lists of financial and investment institutions, process consumer complaints, and offer financial literacy programs.

Visit www.dfi.wa.gov or call toll-free (877) RING DFI (746-4334). For hearing impaired visitors, our TDD phone number is (360) 664-8126.

INSURANCE ASSISTANCE

The **Office of the Insurance Commissioner** offers complaint forms, lists of authorized insurers, health insurance benefits information, disciplinary orders, and information on illegal insurance plans.

Visit www.insurance.wa.gov or call the Consumer Advocacy office at (800) 562-6900, TDD (360) 586-0241.

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Representative
Kelli Linville

42nd Legislative District

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Dear Friends and Neighbors:

Whenever we buy goods or use services, we expect quality and a good deal. Sometimes, though, we end up with a faulty product or bad service. With news stories of toy and food recalls and questionable mortgage programs, the old saying rings true: *an ounce of prevention is worth a pound of cure.*

We have created some effective consumer protection measures over the years, and we will continue to do more. Many state and federal agencies also offer a wealth of information to help us become better, more knowledgeable consumers. I hope you find this consumer guide useful as you look for child care, seek out insurance information, protect yourself from fraud, or many other activities.

As always, I look forward to hearing from you on consumer protection or any other issue. Please call or write to help me represent you better.

Sincerely,

Kelli Linville
State Representative, 42nd District

CONSUMER PROTECTION



Do you suspect that you are a victim of fraud? Purchased a lemon car that breaks down half a mile from the lot? Aren't receiving a refund you applied for?

The state Attorney General's Office works to safeguard consumers from fraud and unfair business practices, such as vehicle warranty problems and utility issues. They also offer valuable advice on protecting oneself from identity theft, computer crimes, junk mail, and many other scams. The AGO provides arbitration to mediate complaints between consumers and businesses at no cost to either party. On average, two out of three complaints filed with the office are satisfactorily resolved.

Call the toll-free consumer protection hotline: (800) 551-4636 or visit www.atg.wa.gov/SafeguardingConsumers.aspx.

You can also contact the **Consumer Resource Center in Bellingham**: 103 E. Holly Suite 308, Bellingham, WA 98225. Telephone: (360) 738-6185.

IS A PRODUCT SAFE?

Find information on product recalls and safety issues – from toys to cosmetics to fresh produce – at: www.recalls.gov

Individual federal agencies monitor different products and offer advice, information and e-mail newsletters:

- Prescription drugs, cosmetics, medical devices, many food products, and animal feed: Food and Drug Administration, www.fda.gov
- Fresh produce and crops: Department of Agriculture, www.usda.gov
- Toys, electronics, other products: Consumer Product Safety Commission, www.cpsc.gov



LOOKING FOR CHILD CARE?

The new **Department of Early Learning** offers a child care rating system, product recall information, and extensive information for parents and guardians about choosing a provider.

Visit www.del.wa.gov or call toll-free (866) 482-4325.

HEALTH CARE AND LONG-TERM CARE INFORMATION

The state **Department of Health** has a searchable health care provider database that lists licenses, disciplinary actions and suspensions. They also provide birth and death certificates, quality assurance information, health tips and alerts, and emergency preparedness advice.

Visit www.doh.wa.gov or call toll-free (800) 525-0127.

The **Home Care Quality Authority** provides assistance in finding an in-home care provider.

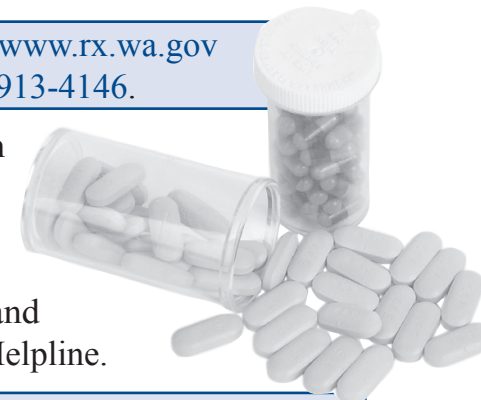
Visit www.hcqa.wa.gov or call toll-free (866) 580-HCQA (4272).

A new **Prescription Drug Discount Card** is now available to any Washington resident regardless of age or income. This free card allows you to save up to 60% on generic drugs and 20% on brand-name drugs at hundreds of participating pharmacies around the state.

You can enroll on-line at www.rx.wa.gov or by calling (800) 913-4146.

Whether you need help finding an affordable insurance plan or prescription medicines, have questions about your current provider, or want information about preventing insurance fraud and abuse, you can contact the SHIBA Helpline.

Visit www.insurance.wa.gov/consumers/SHIBA_HelpLine or call (800) 562-6900.



CHECK ON A BUSINESS OR PROFESSIONAL LICENSE

The **Department of Licensing** website lets you search the status of business and professional licenses, and offers support in starting a business.

www.dol.wa.gov/business

“DO NOT CALL” REGISTRY

The national “Do Not Call” registry cuts back on telephone solicitations and telemarketers, but stores numbers for only five years. So if you signed up in 2003, it's time to sign up again.



To sign up, call (888) 382-1222 from the number you want blocked or visit www.donotcall.gov

CHECK BEFORE YOU GIVE

Many valuable charities need support, but a few bad organizations abuse good-hearted generosity.

To check on the status of charities and find tips, visit www.secstate.wa.gov/charities or call toll-free (800) 332-GIVE.

WASHINGTON STATE ENHANCED DRIVER'S LICENSE AND ID CARD

If you cross the border frequently, the Washington State Department of Licensing has created an enhanced driver license and identification card that can be used as a travel document, in place of a U.S. passport, to re-enter the U.S. at land and sea border crossing stations within the Western Hemisphere. The card is voluntary and costs \$15 more than a regular driver license or ID card.

To apply, you must have: proof of United States citizenship; proof of identity; proof of Washington State residence; your Social Security number; photograph; a personal interview with a licensing service representative to verify your information.

In Whatcom County, the **Bellingham office of the Department of Licensing** will begin issuing enhanced licenses and ID cards in January 2008. The office is at 4180 Cordata Parkway, Suite A. The phone number is (360) 676-2097. To learn more, visit www.dol.wa.gov/about/news/priorities/edl.html